

LAW OFFICE OF PETER LEANDER, PLLC

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February 6, 2013

Insure Montana Program
Office of the Commissioner of Securities & Insurance
Montana State Auditor
840 Helena Avenue
Helena, MT 59601

RE: Insure Montana Legislative Hearings

Dear Insure Montana:

I am writing to express my concern regarding the proposed elimination of the Insure Montana Program from the Governor Bullock's 2014-2015 budget. I moved to Montana in 2002, and became employed by the Law Office of Peter Leander in Bigfork, Montana. I am a career Paralegal, and a member of the Paralegal Section of the State Bar of Montana.

Approximately 7 years ago, Peter sought and obtained insurance for himself and his family, as well as coverage for our firm's employees and families, through a small group plan with Western Mutual Insurance Company. In 2005, we learned of the Insure Montana Program, applied for the Program, and were approved for a tax credit. We have received a tax credit from the Insure Montana Program every year from 2005 to the present. Since I personally prepare the annual health insurance renewals and annual Insure Montana applications, I am well aware that the credit our office receives is significant in that it allows Peter to provide health insurance for his employees, at a rate which is still affordable for a small business person.

The benefit of health insurance for myself has been very significant. My former husband worked in the construction trades where health insurance is typically not available. The years that my two children were in junior high and high school and heavily involved in school sports were years that our family really benefitted from affordable health insurance. I am now single parent,

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but I still pay to insure my 22-year old daughter who is a senior at the University of Montana in Missoula. It is currently costing me personally about \$900.00 per month, in addition to my daughter's student loans, to get her through school. I depend on Peter paying my health insurance each and every month, so that I know I can get whatever health care I need and still make room in my budget to make sure my daughter graduates from college.

I ask that you please, please reconsider eliminating this program! With health care costs steadily rising and a still-fragile economy, I personally require a job that provides health benefits for me.

I would be more than happy to speak with you if you have any further need for testimony.

Sincerely,

LAW OFFICE OF PETER LEANDER, PLLC



Patricia L. Hays

Paralegal